



SMALL BUSINESS

# THERE'S STRENGTH IN NUMBERS.

A MEDICAL PLAN THAT LETS SMALL BUSINESSES  
JOIN TOGETHER FOR MORE PLAN OPTIONS AND LOWER RATES.



# SAY HELLO TO THE SOCA BENEFIT PLAN.

## A MULTIPLE EMPLOYER WELFARE ARRANGEMENT (MEWA) DESIGNED FOR BUSINESSES LIKE YOURS

When it comes to providing your employees with cost-saving health care coverage, small businesses are at a big disadvantage compared to their larger counterparts. Because of their smaller size, their claims risk pool is spread out across a much smaller employee population. That can result in higher, less stable insurance rates — and fewer viable plan choices.

Fortunately, there's a simple and affordable medical plan alternative: **The Southern Ohio Chamber Alliance (SOCA) Benefit Plan.**

## AN OPTION THAT CAN REDUCE COSTS AND IMPROVE BENEFITS

The SOCA Benefit Plan is a self-funded MEWA offered by the Southern Ohio Chamber Alliance together with Anthem Blue Cross and Blue Shield. Available to Ohio small group employers that are members of a qualifying Chamber of Commerce and have 2 to 50 employees, it's an attractive alternative to traditional Affordable Care Act (ACA) plans. You'll have innovative plan options that deliver benefits at a lower cost and more predictable rates, just like large corporations.

Through the SOCA Benefit Plan, small businesses join together to share overall claims risk across a much bigger pool. Along with cost savings, this larger self-funded pool offers you flexibility and financial protection backed by Anthem's stop-loss coverage.

Unlike many Association Health Plans which operate similarly, there's no requirement for groups to be from the same industry or trade group.





# ADVANTAGES THAT MAKE A REAL DIFFERENCE.

The SOCA Benefit Plan includes a number of advantages that make it an appealing fit for many small businesses, such as:

- Competitive rates
- The stability of fixed, predictable monthly payments
- A variety of plans for your business and budget
- Plan design offerings similar to familiar pre-ACA models
- Popular specialty plans (vision, life, disability and more) at discounted prices
- Clinical integration with Anthem Whole Health Connection®, providing whole-person care for employees with integrated medical and specialty plans (vision, life, disability, and more) — all at no additional cost
- The added value of Anthem's broad Blue Access PPO Network and Essential Rx Formulary

**FACT: MORE OHIO SMALL BUSINESSES ARE ENROLLED IN THE SOCA BENEFIT PLAN THAN IN OUR ACA PLANS.**

## FLEXIBILITY TO MEET EACH EMPLOYER'S NEEDS

While the SOCA Benefit Plan delivers access to a number of widely used services, it also allows freedom:

- **Participating employers** can make their own plan choices.
- **SOCA Benefit Plan options** aren't subject to the same mandates as plans offered under the ACA — requirements that can make ACA plans less affordable for smaller businesses.
- **Like ACA plans**, coverage is offered to any and all eligible applicants regardless of health status.

## WHAT MAKES THE SOCA BENEFIT PLAN A SMART CHOICE IN MEWAS?

Anthem's breadth of experience and understanding of what matters to small businesses can work to your benefit. We offer a robust and expanded selection of health and wellness options. Plus, you'll have specialty products exclusively for SOCA Benefit Plan participants including vision, life, disability, and more, available at specially discounted rates.

## EVEN ADMINISTRATION IS SIMPLE AND STREAMLINED

The goal is to make things as easy as possible for your small business. You'll have all the support you need, including assistance with many of the complex compliance requirements that come with an Administrative Services Only (ASO) arrangement — so you can focus on your business.

Anthem even offers shorter timelines for getting employees started in the plan, plus a fast and easy renewal process.

# SUPPORTING HEALTH AND WELLNESS IN MORE WAYS.

At Anthem, we're continually enhancing our programs to do more for the health of your employees with innovative services, added conveniences and more personalized help.

## New for 2019: SmartShopper™

Prices for the same quality medical service can differ by thousands of dollars within the same neighborhood or health plan network. The SmartShopper program can guide employees to lower cost options for common services such as ultrasounds and mammograms that could minimize out-of-pocket costs and earn cash rewards from \$25 to \$500 after your claims are processed,<sup>1</sup> benefiting both you and your employees.

## LiveHealth Online

Through LiveHealth Online, members can have the convenience of face-to-face video visits 24/7 with board-certified doctors from their computer or mobile device. Doctors can assess common health issues like flu or allergies, provide a treatment plan and send prescriptions to a pharmacy.<sup>2</sup> Your employees can even arrange video appointments with licensed therapists and psychiatrists.<sup>3</sup>

## Future Moms

Moms-to-be have easy access to qualified nurses who can help them follow a health care provider's plan of care, identify any risks, make healthier decisions during pregnancy and prepare for delivery. Personal support and guidance include free online visits with a lactation consultant, counselor or registered dietician.

## 24/7 NurseLine

Registered nurses are on call 24/7 to provide help with everything from a baby's fever to allergy relief tips — and can even advise your employees where to go for care.

## ConditionCare

If you have employees with chronic conditions like asthma or diabetes, they can get one-on-one help from an experienced health care professional. They'll learn easier ways to manage their condition and steps to help reach their health goals.

## MyHealth Advantage

If data indicates possible health risk or care gaps for an employee, we can send a confidential MyHealth note with specific actions he or she can take for better results. Plus, we can suggest ways your employees can save money.

## Behavioral Health

The emotional well-being of your employees is as important as their physical health and can also impact productivity. For those dealing with depression, anxiety, stress or substance abuse, our Behavioral Health program offers needed help including an extensive network of psychiatrists, social workers and residential treatment centers.

## Case Management

When employees are hospitalized for a major illness or injury or are struggling with multiple health issues, our registered nurse case managers can help get them the best care possible. These trained health experts are highly skilled at assessing and supporting the whole person — not just the health issue — through convenient video chat and automated follow-up phone care.

## AIM Clinical Review

Smart employee health care decisions start with good information. Working with AIM Specialty Health (AIM), a leading specialty benefits management company, Anthem offers valuable clinical review and site-of-care review programs. These programs guide patients to safe, medically appropriate care that can lower expenses for you and your employees for high-cost services like:

- Radiology benefit management
- Cardiology
- Imaging Clinical Site of Care
- Sleep
- Radiation therapy
- Cancer Care Quality Program
- Genetic testing
- Musculoskeletal
- Surgical GI
- Rehabilitative services

Once a procedure has been reviewed, AIM also offers voluntary shopper programs which can guide your employees to the most affordable choices for some services.



# COMPLETE YOUR PACKAGE WITH VISION, LIFE, DISABILITY, AND MORE.

Employee satisfaction often comes down to your benefits package. The SOCA Benefit Plan lets you take advantage of Anthem's industry-leading specialty plans (vision, life, disability, and more), along with medical — plus, an important way to integrate them.

## ANTHEM WHOLE HEALTH CONNECTION\*

This innovative clinical integration solution connects all of our plans for better care, more efficiency and bigger savings — at no additional cost. Through shared data, Anthem Whole Health Connection enables earlier identification of health risks, improved coordination of care and a more personalized member experience. Consider the advantages.

## VISION

The eyes provide a direct view of blood vessels, allowing vision providers to detect and diagnose serious health conditions like high blood pressure, high cholesterol and heart disease. Anthem vision providers have online access to HIPAA-compliant patient health profiles to help them make recommendations and avoid more serious problems.

When employees have vision benefits, medical claims have been shown to be 20% lower for diabetes, 15% lower for heart disease and 7% lower for high blood pressure.<sup>4</sup>

## LIFE AND DISABILITY

You can count on Anthem's life and disability insurance to provide much more than just a check. We're there for your members and their beneficiaries through challenging times with industry-leading support including:

- **Fast and accurate claims turn-around**
- **24/7 telephone counseling and referral service**
- **Beneficiary Companion concierge-level support for life members**

## PHARMACY

Anthem also offers an impressive prescription drug program. By coordinating medical and pharmacy data, we can help improve employee health and potentially reduce total health care costs.

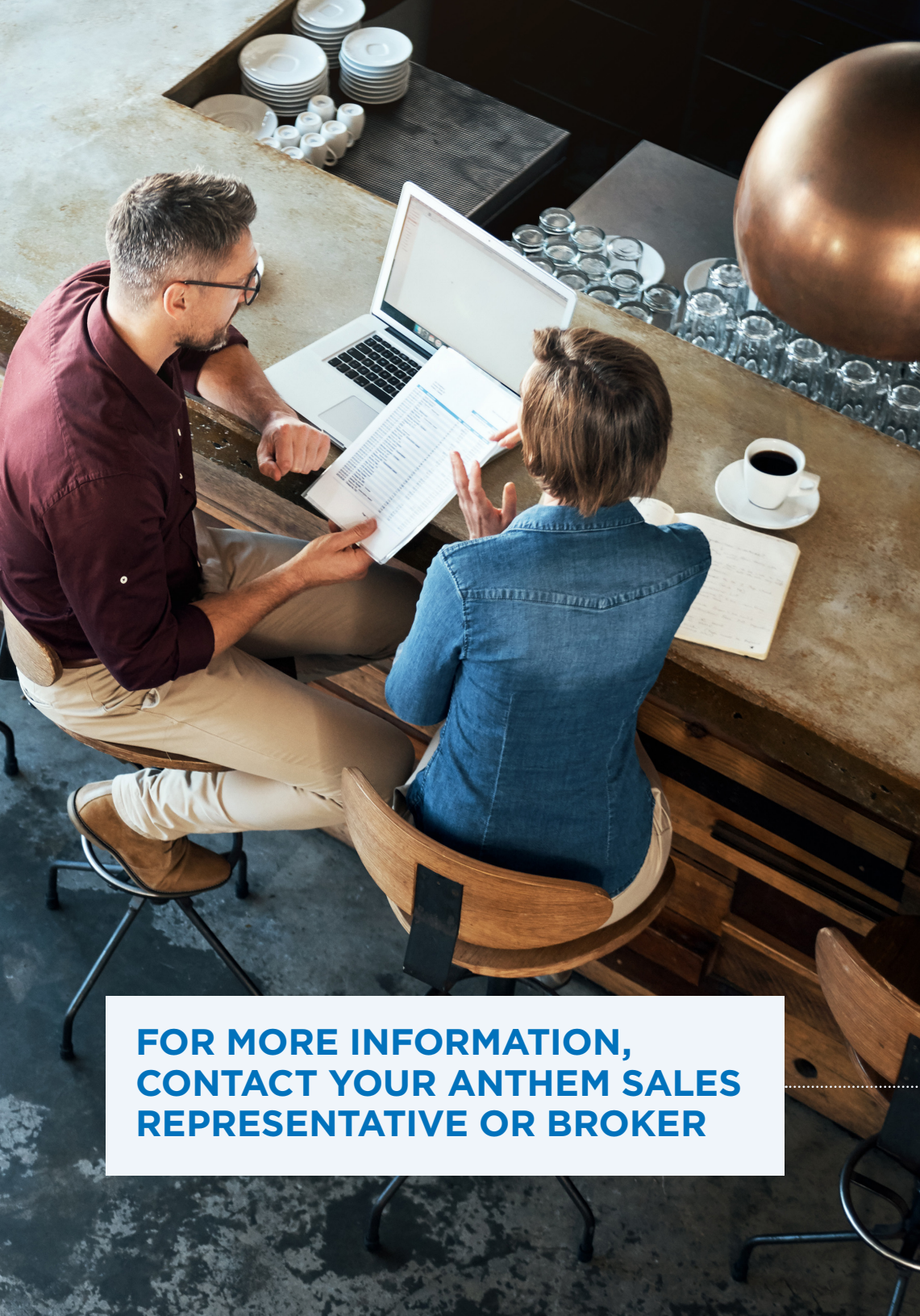
## IMPORTANT SOCA BENEFIT PLAN SAVINGS

Along with quality offerings, employees can enjoy special savings:

- **Discounts on specialty plans** available to chamber members who purchase specialty plans with us including vision, life, disability and more.<sup>5</sup>
- **Our SpecialOffers Discount Program** with member discounts on gym membership, weight loss programs, LASIK surgery and more
- **Deep discounts** on prescription drugs

Now's the time to find out more about the SOCA Benefit Plan and all the advantages it has to offer for small group employers.





**FOR MORE INFORMATION,  
CONTACT YOUR ANTHEM SALES  
REPRESENTATIVE OR BROKER**

## OUR PROVIDER NETWORK BY THE NUMBERS

### IN OUR OHIO PPO NETWORK:

- Nearly **7,000** primary care physicians
- More than **13,500** specialists
- More than **175** hospitals
- **1,718** vision providers

### ACCESS ACROSS THE COUNTRY:

- Over **90%** of hospitals  
(through the BlueCard® program)
- Over **80%** of physicians  
(through the BlueCard® program)
- Approximately **62,000** retail  
pharmacies
- **38,000+** vision providers

## SMALL BUSINESS ELIGIBILITY FOR THE SOCA BENEFIT PLAN

Small businesses can enroll if they meet the following requirements:

- **2 to 50 total employees**
- **Two or more employees enrolled in their medical plan**
- **Business domiciled in Ohio**
- **Member in good standing with a qualified Chamber of Commerce**
  - Southern Ohio Chamber Alliance (SOCA)
  - Northern Ohio Area Chambers of Commerce (NOACC)
  - Central Ohio Chambers of Commerce (COCC)
  - Dayton Area Chamber of Commerce (DACC)
  - Youngstown/Warren Regional Chamber (YWRC)

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<sup>1</sup> Usually in 4-6 weeks. Reward payments may be taxable.

<sup>2</sup> Prescription availability is defined by physician judgment.

<sup>3</sup> Appointments subject to availability of the mental health professional.

<sup>4</sup> Anthem internal data 2015-2017; analysis 2018.

<sup>5</sup> For offer details, please contact your Anthem sales representative or broker.

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